



# BONHOMME RICHARD'S ALMANAC

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June 3, 2000

**"I have not yet begun to fight!"**



## PACT WOULD CUT RATES FOR LONG DISTANCE

By Stephen Labaton

The federal government and many of the nation's leading telephone companies announced an agreement on for a reshuffling of phone rates that would dramatically reduce the bills of tens of millions of less affluent consumers and lead to less significant cuts for other consumers and businesses.

Officials said the reductions, part of an agreement and an order by the Federal Communications Commission, amounted to the largest rate cut in the story of federal telephone regulation. They said the cuts would have their biggest impact on the poor and those who use their phones the least. Rates would be reduced by as much as 50 percent for Americans who make few or no long-distance calls.

For consumers and businesses that make more long distance calls, the government predicted reduced costs, although some consumer groups and Wall Street analysts disagreed with the government's estimates.

Officials said that they had a commitment from the long-distance companies to pass on to consumers the benefits of \$3.2 billion in savings from a reduction in the access payments they make to local telephone companies. But critics and analysts said long-distance companies had been slow to pass on all of

the savings when access charges had been cut, and that the benefit to consumers had been offset by new fees tacked onto their bills.

Critics and officials agreed, however, that Wednesday's action would fundamentally reshape the economics of the telephone industry and marked another step towards deregulation. It also is part of an evolution towards a new pricing structure in which long-distance rates will ultimately be like wireless and Internet service rates, either a flat monthly fee or a fee that entitles the customer to a bundle of minutes.



PN3 Joan Sanchez (inset, far left) and PN3 (select) Jessica Kelly work on service records while PN2 Malima Robertson helps EN3 Jeff Foster change his page 2. For the customer service hours of the Personnel Office as well as other department's customer service hours, see page 12. (Photo by JO3 Laura C. Wiggins.)

## NATIONAL NEWS

# TURTLES THREATENED WITH EXTINCTION

*By New York Times*

Leatherback turtles, whose numbers in the Pacific have plunged in recent years, will all but disappear within a decade unless commercial fishing practices are changed, according to a new analysis of the giant animals' nesting activity.

The turtles, which nest on ocean beaches and then spend almost all of their lives in the open sea, have been dying in large number, at least

1,500 females every year, by some estimates, caught in the long lines and nets used by commercial fishermen.

This level of mortality, combined with the natural high mortality of turtle hatchlings, means the population is unsustainable, according to a computer model devised by scientists at Drexel University in Philadelphia who have studied the turtles since 1988.

## SEARCH FOR SUSPECT FUTILE

*By Associated Press*

The FBI is paying outdoorsmen familiar with the remote mountains of western North Carolina to watch for signs of Eric Rudolph, a serial bombing suspect who has eluded a manhunt for more than two years. Since the FBI began paying the fees months ago, however, the scouts have not found any signs of Mr. Rudolph, an experienced back-woodsman.

## STOCK MARKET

The Nasdaq composite index ended 58.57 points lower at 3,400.91. The Dow Jones industrial average edged down 4.80 points, to 10,522.33, while the Standard & Poor's 500-stock index eased 1.85 points, or 0.13 percent, to 1,420.60.

## BONHOMME RICHARD'S ALMANAC

*Capt. Robert J. Connelly, Commanding Officer*

*Lt. Cmdr. Laurie Rye, Public Affairs Officer*

*JOC (SW/AW) Stephen K. Robinson, Asst. Public Affairs Officer*

*JO1 (SW) Robert W. Garnand, Editor*

*JO3 Laura C. Wiggins, Staff Writer*

*Lt1 Jimmie Claspell, Print Shop*

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### \*SATURDAY'S SITE TV SCHEDULE\*

#### CHANNEL 2

1030 FRIENDS

1100 ANTZ

1630 MIGHTY JOE YOUNG

1830 UNIVERSAL SOLDIER: THE RETURN

2000 GOOD WILL HUNTING

2200 THELMA & LOUISE

#### CHANNEL 6

1030 FRASIER

1100 THE SIMPSONS

1630 FULL METAL JACKET

1830 SMOKE SIGNALS

2000 LEGEND OF 1900

2200 SPITFIRE GRILL

TV SCHEDULE SUBJECT TO CHANGE  
DUE TO OPERATIONAL COMMITMENTS

## INTERNATIONAL NEWS

### AMERICA'S GOALS FOR EUROPE ARE FUZZY

By Roger Cohen

As President Clinton starts a three-day visit to Berlin amid the uncertain flux in the U.S. relationship with Germany and its European partners, it is clear that an era has passed. This is the first visit by a U.S. president to Berlin since the

government moved from Bonn. Less apparent, however, are the focus and equilibrium of a relationship set adrift by the end of the Cold War.

The Clinton administration, under pressure from Congress, wants Germany to do more, send thousands of troops to Kosovo, increase its defense spending, stimulate its big economy through deregulation, just as it wants several other European allies to assume broader responsibilities. But when Germany and its European partners try to coordinate defense spending, develop their own military identity within NATO through the formation of a 60,000 strong rapid-reaction corps and sketch a partial emancipation from U.S. dominance, Washington gets uneasy.

At the root of the U.S. unease lies the fact that, having completed their economic union through the introduction of the shared euro currency, Germany and its European allies have embarked on a determined push for political and military integration.

## SPORTS

### BASEBALL SCORES:

Oakland	8	NY Yankees	7
Toronto	4	Minnesota	2
Chi. White Sox	4	Seattle	3
Tampa Bay	4	Baltimore	3
Kansas City	9	Boston	3
Texas	3	Detroit	5
Montreal	10	Cincinnati	4
Pittsburgh	5	Florida	2
Atlanta- Chi.	Cubs rained out		

### BASKETBALL SCORES:

Minnesota	88	New York	79
(Minnesota leads series 3-2)			



### Revolutionary Gator Of The Day



Canadian Army Corporal Raylene J. L. Hiscock  
Operations Department,  
OT Division

Hometown: Clarenville,  
Newfoundland, Canada

Qualification: Combat DF Operator

Since reporting on board USS BONHOMME RICHARD specifically for WESTPAC 2000, Corporal Hiscock has quickly become an integral part of the SSES/OT watch team.

She is the most experienced High Frequency DF operator on board.

She has conducted extensive training in basic and advanced HF Direction Finding techniques and has significantly improved the capabilities of on board Combat DF operators.

She conducted the very first reportable SIGINT event of the cruise in February and has consistently provided high-quality data and expertise to the workcenter.

## SODIUM

Nutritional guidelines recommend maintaining sodium intake at less than 3000 mg per day.

### AVOID TOO MUCH SODIUM

An excess of sodium in the diet has been associated with high blood pressure (hypertension). Other factors that contribute to high blood pressure include genetic tendencies, obesity, and stress.

### SOURCES OF SODIUM:

- Salt (table, iodized, sea, kosher, popcorn)  
(1 teaspoon of salt contains 2000 mg of sodium)
- Processed Foods
- Naturally occurring in food (small amounts)

### AVERAGE SODIUM CONTENT OF SOME FOODS:

Food Item	Portion	Sodium (mg)
Table salt	1tsp.	2000
Soy Sauce	1Tbs.	1320
Baking Powder	1tsp.	315
Baking Soda	1tsp.	821
Dill pickle	1 large	1930
Ham	3oz.	1114
Corned Beef (cooked)	3oz.	800
Meats (most)	3oz.	75
Salmon (canned)	3oz.	522
Shrimp (raw)	3oz.	137
American Cheese	3oz.	341
Egg (whole)	1 large	61
Milk	1 cup	120
Bread (white)	1 slice	130
Dry cereal (most)	1oz.	200-300
Fresh vegetables (most)	3 1/2 oz.	10-50
Canned vegetables	3 1/2 oz.	350-650
Sauerkraut	1/2 cup	880
Tomato juice	1/2 cup	320
Most fruits	1/2 cup	5

The taste for salt is an acquired one. This means it can also be "un-acquired," though this may take several weeks or several months. The use of herbs, spices, and seasonings (lemon, juice, garlic, etc.) will enhance the flavor of foods without adding excess sodium to the diet.

# **FUNDAMENTALS OF BANKING AND CHECKING**

## **What is a check?**

A promise to pay — a guarantee that there is money in your checking account to cover the amount the check was written for.

A legal document — writing a check without money in the bank to back it up is illegal.

Over 50 billion checks are written annually—54% by individuals and 46% by businesses. Checks are a widely accepted method of payment; they are convenient and safer than cash. If you maintain your check register properly, you will have a record of your expenses and income, which will help you to control your financial plan.

## **Bank Statement**

You should receive statements monthly, however financial institutions are only required by law to send one at least once a quarter. Ask how often you should expect to receive yours. Always read your monthly statement. This is where all transactions that have occurred during the month will be summarized.

## **Truncating**

You may have the option of receiving your canceled checks with your statement or the financial institution may retain them. If retained they will be stored on microfiche. A customer can usually receive up to three (3) free copies of checks a month, but there may be charges, so always ask!

## **Overdraft Protection**

Helps to ensure that if you write a check against insufficient funds, only the bank is aware of it and not the business where you wrote the check. Money comes from a source (i.e., savings, line of credit, credit card, etc.) and is deposited into your checking account to cover the check.

Transfers are usually made in multiples of \$100 and can add up quickly if charged to a credit card. The interest rate on a line of credit is usually around 14 to 15%. You should inquire about the following as it pertains to over-draft protection: availability, cost, type of overdraft protection, and repayment plans available.

## **Fees**

Insufficient funds—financial institutions usually charge \$25.00 to \$35.00, but they pay the check and overdraw the account.

Returned check charges—the same as the insufficient funds charges charged by both the bank and the business to which the check was written. These charges will vary, and the business must post the charges.

## **Minimum balance fees**

If you go below a certain amount in checking and/or savings, you will be charged. Be sure and find out what the minimum amount is and the charge.



# FUNDAMENTALS OF BANKING AND CHECKING

## ATM fees—

Always ask what they are! Some financial institutions are now charging to use their own ATM's, even if you are a customer. Typically, the fees range from \$1.00 to \$2.00 but can be more.

## Stop payment fees—

When you change your mind about paying, you have the right to stop payment on any check you write. You must request the stop payment before the check reaches the bank for payment. Be sure to allow the bank a reasonable time to carry out your request. There is usually a charge for this service.

Be prepared to give the bank complete information about the check—banks rely on computers to find the check and place the stop order on it. You should also be prepared to defend your actions to the person or company to whom you issued the check, and there may also be a charge by the company if their policy states that charges apply for a check returned for "any reason".

The stop order is usually valid for six months. After that, the holder can attempt to cash the check.

## Effective Checkbook Management

### Completing the check—

Mistakes and incomplete information can lead to problems. They may even make it possible for someone to take the check and alter the amount.

**1. Check number** — be sure you record the same check number in the register.

**2. Date** — always date it for the day written. A "post-dated" check is one that is dated with a future date. In many states a post-dated check can be used immediately despite the later date that is written on it. If you have an agreement to the contrary, make sure it is in writing, and signed by the party to whom you issued the check. Best advice—don't post-date a check.

**3. Bank identification number** — Transit number (top) identifies your bank, routing symbol (bottom) shows Federal Reserve District and is used for manual processing. These are the numbers used to list checks on deposit tickets.

**4. Pay to the order of** — never leave blank (unless the payee has a stamp and uses it). Some merchants now have the ability to print their name and the amount of your check for you, only requiring your signature. If you choose this method, be sure to check for accuracy before signing.

**5. Dollar Amount (numbers)** — make sure it is correct and clearly written.

**6. Amount line (written)** — make sure it corresponds with the numerical amount. Financial institutions pay the check according to the written amount.

**7. Notation area** — for personal use to make a note.

**8. Signature** — always sign the check as your name appears on your check (which should match the signature card at the financial institution.)

**9. Micro encoded bank routing number** — used for automated processing.

**10. Micro encoded account number** issued to your account.

# FUNDAMENTALS OF BANKING AND CHECKING

## Common errors in writing checks:

1. **Illegibility** – make sure all parts of the check are readable.
2. **Empty spaces** – it is very easy to forge a check if there are empty spaces. Always complete the entire check.
3. **Only filling in the numbers** – it is important to complete the entire check. Remember the written amount is the amount that will be paid.
4. **Not signing the check** – if a creditor has to return a check to you for your signature it could result in late charges.
5. **Not signing name as it appears** – always remember to sign your name as it appears on the check, and on your signature card at the financial institution.
6. **Not lining through after the dollar amount** – always fill the entire line. If handwriting is small, this is particularly important. This is one of the most likely places on a check that could be forged.
7. **Initialing errors** – if you make a mistake on your check, it is best to write "VOID" on your check and in your check register, then write another check.
8. **Writing in pencil** – never, ever write a check in pencil or erasable pen because it is very easy to forge. A check is a contract and contracts are null and void if written in pencil.

**Completing the checkbook register:** This is one of the most important parts of checking account management. It is vital that the register be completed in full each time a check is written. Otherwise, you will have no record of how many checks

have been written, to whom, for what amount and what your remaining balance is. The parts of the register to complete include:

1. Check number
2. Date
3. Payee
4. Deposit/withdrawal amount
5. Balance column
6. Notation area (optional)

One option to avoid forgetting your register is to order and use duplicate checks. This way you automatically complete your register with each check.

**Expensive mistakes:** Some of the mistakes made in filling out the register can be costly. Some of these are common reason why you may find it difficult to balance your checkbook others are actually illegal and you can be prosecuted. Not subtracting ATM fees or service charges—you **MUST read your monthly statement to make sure they match what you have recorded in your transaction register.**

1. **Post-dating checks** – this could cause problems if you ask someone to hold a check and they cash it anyway. Banks will pay the check immediately if there are sufficient funds, otherwise the check will be returned and result in lost of NSF and returned check charges.

2. **Splitting check pads between joint account holders** – make sure both parties involved know the status of the account. Maintain a central transaction register, and use duplicate checks for ease in remembering to whom the check was written.

## **FUNDAMENTALS OF BANKING AND CHECKING**

### **3. Writing checks before the money is in the bank could be considered check "kiting" -**

make sure money is always in the bank when you write a check. The check may clear sooner than you expect and be returned. "Kiting" occurs when you have two accounts at two separate financial institutions and write checks to deposit back and forth when you have no funds in either account—risky business and definitely ILLEGAL.

### **4. Not balancing the monthly statement -**

it is important to do this every month, so you will know what charges were incurred during the month, what deposits/withdrawals were made and the month-end balance. The only way to detect errors, either yours or the financial institution's, is to balance your statement.

### **5. Not recording checks written in the register -**

as mentioned before, the checkbook register is one of the most important parts of checking account management. Accurate record keeping is vital to maintaining a good account. Financial institutions can give updates over the phone if there is a question about a check, but most have converted to automated systems and prefer that you use them. You may want to consider duplicate checks to avoid this problem.

### **6. Addition/subtraction errors -**

if you have done so manually, follow up by using a calculator. Some checkbook covers even include a calculator for this purpose.

### **7. Not subtracting automatic deductions -**

if you have payments arranged on automatic deduction, be sure to know what date the payment is deducted from your account and record it in your register.

Tip: record these on the same day you record your salary.

## **Completing the deposit slip:**

Types of deposits:

1. All cash
2. All checks(s)
3. Cash and check(s)
4. Cash back from deposited check(s)—this is called a 'split deposit'.

### **Tips on completing the deposit slip:**

When making a deposit, you will be asked to sign the deposit slip if/when receiving money back. (Split deposit) Remember to complete the entire deposit slip and enter the information on the correct lines. If checks are listed on the back of the deposit slip, remember to bring that total forward to the front of the slip.

### **Clearing Procedures -**

A local check usually clears within 2-3 days, however they may clear in as little as one day because of EFT (Electronic Funds Transfer). If a check is mailed out of the local area, it may take longer to clear depending on which Federal Reserve District the receiving business is located within (typically 5-7 days).



## **FUNDAMENTALS OF BANKING AND CHECKING**

**NOTE:** It is very important to remember that because of EFT, the clearing process can happen almost instantly. Don't take a chance by writing checks until there are funds available in the bank.

**Automated Teller Machines (ATM)** — Your ATM card provides a convenient method to withdraw funds from your checking or savings account, and make deposits. While you can obtain balance information with your ATM card, it is not reliable and should not be used to verify your register balance. Safeguard your Personal Identification Number (PIN). Never place it in your wallet with your ATM card. Your card will not work without the PIN so don't make it easy for dishonest people to steal your cash. Report loss or theft immediately. ATM's are very convenient to use overseas. They are usually less expensive than the fee charged to change money at other locations.

To stay within your budget, write down the amount of withdrawal before you go to the ATM. This may deter you from taking out more than you had planned and only take out as much money as you need. Always remember to record the transaction in your account register. DO NOT throw away the receipt. It contains your account number. Take it home, record the information, and then shred it.

Keep in mind that ATM withdrawals take the money out of your account when you withdraw it, but ATM deposits are not credited to your account until they are verified and entered by a bank employee. If you deposit money on Friday, it may not be in the account until Monday.

**Debit Card:** A debit card is similar

to an ATM card and can be used for the same transactions. It can also be used like a check if the retailer has point of sale (POS) equipment. Like the ATM withdrawal, the money is taken from your account at the time of the sale and deposited in the retailer's account. The transaction may require you to enter your PIN number or it may not, depending on the POS equipment. Although the debit card looks like a VISA or MasterCard, and may have one of those logos on the card, it is not a credit card and does not have the same Federal protection against fraudulent use as a credit card. Safeguard your debit card: it is like carrying a signed, blank, plastic check! If someone else uses it, that person could use it until your account is empty. Report the loss or theft immediately to limit your liability. Usually you will be held liable for only \$50, but if you do not report it within two days you could be liable for up to \$500 of the fraudulent usage. It is easy to forget about debit card transactions so be sure to enter all debit card transactions in your checkbook register immediately. Always subtract these transactions to keep your balance current.

**Personal Computer (PC) Banking:** Banking at home can be convenient for the consumer however, caution should be taken when setting up your system to include:

**Availability** — will your creditors accept electronic transfers?

**Delays** — How long will it take for the transfer to occur?

**Fees** — what does your bank and the creditor charge for this service? Will it be cost effective to use this service?

# FUNDAMENTALS OF BANKING AND CHECKING

## Insufficient Funds

1. Laws vary by state and can range from a misdemeanor for small checks (less than \$200 in some areas) to a felony for large checks. Generally these laws are for people who repeatedly bounce checks; people are put in jail for repeated, willful bouncing of checks.

## 2. Consequences of Checking Account Mismanagement:

There are a number of negative results of poor checking account management. These range from personal to professional. They can and do have an impact on your military career. Embarrassment, personal evaluations may reflect a lack of responsibility. Hefty service charges. Consideration for reenlistment, retention, duty assignments, special programs, promotions, security clearances and discharges.

3. Punishment under UCMJ Article 123a and 134 – with a maximum punishment ranging from dishonorable discharge, other than honorable (OTH) discharge. Inability to have an account because of unsatisfactory record with Check-Corp or other electronic check verifying companies.

## 4. Impact of Credit Rating:

Bounced checks may be reported to a Credit Reporting Agency (CRA) and included in your credit report. When potential lenders or creditors look at your credit report to decide whether to loan money or advance credit to you.

## Practical Considerations in Managing your Banking and Checking

### Alternatives to Checking Accounts:

You can avoid the use of checks if you choose. The use of ATM and debit cards is making this easier than ever before. Your options include:

Having a checking account, but not writing checks. You can have DDS payments go to your checking or savings account and use an ATM/debit card to withdraw money and make purchases. You would purchase money orders to pay bills.

The disadvantages of this method are that it will be harder to prove you paid a bill, possible ATM fees, and money order costs. Record keeping is very important, if you use money orders and debit cards. Some service members choose to use a 'pay day loan' outlet to cash a check based on their pay. This is actually borrowing your own money at a high rate of interest.



*These are just a couple of the winners from Thursday night's Big Bucks Bingo. (Photo by JO3 Laura C. Wiggins.)*

# **FUNDAMENTALS OF BANKING AND CHECKING**

## **COUPLES AND MONEY MANAGEMENT**

If you are married, you will need to decide who will have primary control of the checkbook. Both spouses should know how to write and record account transactions (checks, ATM/Debit cards, deposits and withdrawals) and balance the account. Some couples use one checking account, but split check pads so both people have checks to write. Splitting a pad of checks is not recommended due to the problem of recording the checks in a common register. This method requires detailed record keeping, and is generally a bad idea!

Some couples opt for having separate checking accounts, with each person having responsibility for different bills. Other couples have three accounts, one for each person and their individual money and bills, and a third that they both put money into and from which they pay joint household bills. Based on your service in the military, you will have some unique banking needs. Deployment is a specific example.

The deployed individual may have trouble with stores accepting out-of-state checks and the distances involved can make it difficult to keep a joint account balanced. Military couples may want to consider having more than one account.

1. A primary account to be used for the normal at-home expenses, a second account for the deployed spouse. You can set-up an automatic transfer to this account from the main account.
2. Use the split pay option- designate a portion of your pay to be deposited to the ATM onboard ship. Remember that your military paycheck

must be deposited via DDS, so you must have an account somewhere in order to receive your pay.

The key to successful money management for couples is finding the right system that works for them, and that is done through communication. Talk to your partner and decide on the best method to manage your checking account for you.

Seek the help of your Command Financial Specialist - (ITC(SW/AW) Peerenboom x7696), Navy Legal Services Office, Armed Forces Disciplinary Control Board, or Navy-Marine Corps Relief Society.

## **L.A. LAKERS ARE CONFIDENT**

*By Tom Spousta*

They claimed a sense of urgency, not a feeling of panic. As Glen Rice and A.C. Green engaged in a shooting drill and teammates casually heaved half-court shots around them, the Lakers gave the impression that their Game 5 freeze had already thawed.

Green and Rice took turns running at each other while shooting jump shots in an effort to simulate the Portland defense that became nasty during the Trail Blazers' 96-88 victory. Despite playing at home, the Lakers had their lead cut to three games to two.

Rice, Robert Horry and Kobe Bryant in particular were harassed in Game 5 and missed a combined 24 of 32 shots. The Lakers did not seem concerned about shots not falling at the Rose Garden. Shaquille O'Neal said: "We were so anxious to put this team away, we didn't take care of our business properly. We're going to be fine."

## IMPORTANT HOURS OF OPERATION

**Library Hours of Operation:**

Monday through Saturdays: 0900 to 2100

Sundays: 1500 to 2100

The Library always closes during all major drills such as General Quarters and Man Overboard.

**Ship's Company Personnel Office Customer Service Hours:**

Inport: 0800 to 1130 and 1330 to 1400

Underway: 0800 to 1100 and 1400 to 1600

**Disbursing Office Hours:**

Inport:

Monday through Friday - 0830 to 1100 & 1300 to 1400

Closed Saturday, Sunday and holidays

Underway:

Monday through Saturday - 0830 to 1100 & 1300 to 1500

Closed Sunday and holidays

**Ship's Laundry Hours**

Underway:

Monday-Saturday 0730-2000

Sunday- Closed

**Crew's Barbershop Hours:**

Underway:

0800-1100, 1300-1500, 1800-2000

Inport: 0900-1100

**Officer's Barbershop Hours:**

Underway

0800-1100, 1300-1500, 1800-2000

**Self-Serve Laundry Hours**

Underway: 2300 Last Load

Green: Tuesday, Thursday, Saturday  
0600-2400

Blue: Wednesday, Friday, Sunday  
0600-2400

Monday- Closed for Maintenance

**\*Gym Operating Hours\***

0400-0430 CLEAN UP

0430-0700 KHAKI ONLY

0700-1000 GREEN

1000-1300 BLUE

1300-1545 GREEN

1545-1615 CLEAN UP

1615-1900 BLUE

1900-0400 OPEN TO ALL HANDS

**Ship's Store Hours**

Underway:

Monday through Saturday 0900 to 2000

Sunday 1200 to 1500

In port:

Monday through Friday 0900 to 1100